

Complaints Process

We adhere to the following principles which form the basis of our complaints management process from receipt to resolution and coordinating responses from relevant stakeholders:

- Highly visible procedures – it is clear how to make and pursue a complaint with clear and accurate feedback on how the complaint is processed and escalated
- Easy and free access – there are no unnecessary barriers
- Effective protocols – there is a sector-wide, well-understood and accepted definition of what constitutes a complaint and accurate recording methods including provision of customer reference numbers, secure and efficient data handling and follow up procedures to check customer satisfaction
- Fairness and consistency – treating all customers fairly and with respect and having consistent processes for resolving complaints and determining outcomes
- Responsiveness – clear and appropriate time limits for resolving the majority of customer complaints
- Organisational ownership and commitment – the importance of good complaint handling and regular analysis of data is understood and supported at all levels

Making a formal complaint

There are several different ways that customers can make complaints. They can either make a complaint to an adviser, by email or by post. The complaint will be first investigated by the Team Leader. The Team Leader will communicate with all relevant stakeholders – the customer, the complained about individual or re-use organisation and any other appropriate individuals. A response will be provided to the customer within 2 working days: where upheld, the customer will receive a full apology and where appropriate, the customer will be given details of any action we are taking to put things right.

Escalation of the complaint

If the customer is not satisfied with the outcome, they can ask for a further review and we will tell customers how they can do this. The complaint will be escalated to the Head of Operations. The Head of Operations will provide a response to the customer complaint within a further 5 working days. Customers will be kept up to date throughout.

Where necessary, if a customer is still not happy after receiving a response from the Head of Operations, the Head of Operations will inform the Chief Executive Officer. The CEO will review and investigate the complaint under the direction of the Chair of the Board. The CEO will provide their full response and final decision within a further 13 working days.

Review of the complaint

If a customer is still not happy after a full response, they can contact the Financial Ombudsman who can review the complaint.